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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/040,911	10/26/2001	Ray Berg	10251-052	8908
21890	7590	11/06/2006	EXAMINER PORTER, RACHEL L	
PROSKAUER ROSE LLP PATENT DEPARTMENT 1585 BROADWAY NEW YORK, NY 10036-8299			ART UNIT 3626	PAPER NUMBER

DATE MAILED: 11/06/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/040,911

Applicant(s)

BERG ET AL.

Examiner

Rachel L. Porter

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 11 August 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37-CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                  | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

**DETAILED ACTION**

***Notice to Applicant***

1. This communication is in response to the election filed 8/11/06. Claims 1-12 are pending. Claims 13-40 have been cancelled.

***Election/Restrictions***

2. Applicant's election of Invention I in the reply filed on 8/11/06 is acknowledged. Because applicant did not distinctly and specifically point out the supposed errors in the restriction requirement, the election has been treated as an election without traverse (MPEP § 818.03(a)).

***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1-12 are rejected under 35 U.S.C. 102(e) as being anticipated by Pillay et al (US 2002/0042763 A1—hereinafter Pillay).

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[claim 1] Pillay method for providing assurance to a user of the identity of a trading counterpart in an online marketplace transaction via an insurance policy, the method comprising the steps of:

- supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer; (par 79-80)
- receiving said premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date. (par. 84-85,112—Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 2] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70, 81)

[claim 3] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount

and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 4] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claim 5] Pillay discloses a method for providing assurance to a user of the financial ability of a trading counterpart to enter into an online marketplace transaction via an insurance policy, the method comprising the steps of:

- supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer; (par 79-80)
- receiving said premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from the financial inability of a trading counterpart to enter and complete said transaction, to said user between a policy inception date and a policy termination date. (par. 84-85,112—Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 6] Pillay discloses the method of claim 5, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70, 81)

[claim 7] Pillay discloses method of claim 5, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 8] Pillay discloses the method of claim 5, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claim 9] Pillay discloses a method for providing assurance to a user for the financial ability of a trading counterpart to enter into an online marketplace transaction and for

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the identity of a trading counterpart in said transaction via an insurance policy, the method comprising the steps of

- supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer; (par 79-80)
- receiving said premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from at least one of the financial inability of a trading counterpart to enter and complete said transaction and the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date. (par. 84-85, 112—Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 10] Pillay discloses the method of claim 9, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70, 81)

[claim 11] Pillay discloses the method of claim 9, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary

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amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 12] Pillay disclose the method of claim 9, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

### ***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
- Abrahams et al (US 7,028,007 B1) discloses a system and method of providing tradable guarantee certificates payable to holders upon the occurrence of risk related events.
  - Khaishgi et al (US 6,658,394 A1) discloses a system and method for issuing electronic seals of certification to online entities, such as online merchants, to prevent non-certified parties from stealing and/or otherwise misusing them.




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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Rachel L. Porter whose telephone number is (571) 272-6775. The examiner can normally be reached on M-F, 9:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Carolyn Bleck  
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